

Form 148 – ntedsmcs

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 23-10733-JKS
Chapter: 13
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

CHERUBIN VINCENT
56 Watson Ave
West Orange, NJ 07052

Social Security No.:
xxx-xx-2591

Employer's Tax I.D. No.:

NOTICE OF ORDER DISMISSING CASE

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 2/13/25.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: February 13, 2025
JAN: omf

Jeanne Naughton
Clerk

In re:
CHERUBIN VINCENT
Debtor

Case No. 23-10733-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Feb 13, 2025

User: admin
Form ID: 148

Page 1 of 2
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 15, 2025:

Recip ID	Recipient Name and Address
db	+ CHERUBIN VINCENT, 56 Watson Ave, West Orange, NJ 07052-6017
cr	+ FreshStart Venture Capital Corp., Attn: Tom Katsigiannis, 437 Madison Avenue, New York, NY 10022-7015
519831142	+ Freshstart Venture Capital Corp, c/o Gregory R. Milne, Esq., FOSS, SAN FILIPPO and MILNE, LLC, 225 Broad Street, PO Box 896, Red Bank, New Jersey 07701-0896
519831146	+ Lenders Financial, 21 Commerce Drive, Cranford, New Jersey 07016-3550

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 13 2025 20:56:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 13 2025 20:56:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: PRA.COM	Feb 14 2025 01:37:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
519920598	EDI: CITICORP	Feb 14 2025 01:37:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519831147	+ EDI: CRFRSTNA.COM	Feb 14 2025 01:37:00	Firestone Complete Auto Care, c/o Credit First NA, PO Box 81344, Cleveland, OH 44181-0344
519831145	+ EDI: CITICORP	Feb 14 2025 01:37:00	Home Depot, PO Box 70600, Philadelphia, PA 19176-0600
519992462	Email/Text: krivera@leadersfc.com	Feb 13 2025 20:53:00	Leaders Financial Company, 21 Commerce Drive, 1st Fl, Cranford, NJ 07016
520016713	Email/Text: camanagement@mtb.com	Feb 13 2025 20:55:00	M & T Bank, Bankruptcy Department, P.O. Box 840, Buffalo, NY 14240-0810
520098506	Email/Text: camanagement@mtb.com	Feb 13 2025 20:55:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
519831143	+ Email/Text: camanagement@mtb.com	Feb 13 2025 20:55:00	M&T Bank, PO Box 619063, Dallas, TX 75261-9063
519980515	+ EDI: AISACG.COM	Feb 14 2025 01:37:00	Synchrony Bank, by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519824740	^ MEBN	Feb 13 2025 20:48:06	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 12

District/off: 0312-2

User: admin

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Date Rcvd: Feb 13, 2025

Form ID: 148

Total Noticed: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519831144	*+	M&T Bank, PO Box 619063, Dallas, TX 75261-9063

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 15, 2025

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 13, 2025 at the address(es) listed below:

Name	Email Address
Anthony Scordo, III	on behalf of Plaintiff Cherubin Vincent anthonyscordo@msn.com
Anthony Scordo, III	on behalf of Debtor CHERUBIN VINCENT anthonyscordo@msn.com
Anthony Scordo, III	on behalf of Defendant FreshStart Venture Capital Corp. anthonyscordo@msn.com
Anthony Scordo, III	on behalf of Plaintiff Carole Vincent anthonyscordo@msn.com
Denise E. Carlon	on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Eric Raymond Perkins	on behalf of Trustee Eric Raymond Perkins eperkins@becker.legal nj42@ecfcbis.com; tcolombini@becker.legal; eperkins@becker.legal
Gregory R. Milne	on behalf of Defendant FreshStart Venture Capital Corp. grmilne@fsfm-law.com bdicovitsky@fsfm-law.com
Gregory R. Milne	on behalf of Creditor FreshStart Venture Capital Corp. grmilne@fsfm-law.com bdicovitsky@fsfm-law.com
Justin Baumgartner	on behalf of Trustee Eric Raymond Perkins jbaumgartner@becker.legal tcolombini@becker.legal
Laura M. Egerman	on behalf of Creditor M&T Bank laura.egerman@mccalla.com mccallaecf@ecf.courtdrive.com
Laura M. Egerman	on behalf of Creditor M & T BANK laura.egerman@mccalla.com mccallaecf@ecf.courtdrive.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13